

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method, comprising:
~~executing computer implemented instructions performed by one or more processing agent processors for:~~
receiving, by a processing agent, information identifying a network user;
determining, by the processing agent responsive to receiving the information identifying the network user, a credit risk associated with making payments on behalf of the network user;
setting, ~~[[at]]~~ by the processing agent based at least in part on the determined credit risk, a registration status ~~for associated with~~ the network user to one of ~~an open status or~~ (i) a closed status ~~based at least in part on the determined credit risk, wherein the open status indicates the processing agent will process a payment request on behalf of the network user to at least one of a first set of payees, and wherein the closed status indicates~~ indicating that the processing agent will only process ~~[[a]]~~ payment requests ~~request~~ on behalf of the network user to only a preferred payees included in a defined plurality of preferred payees, second set of payees, wherein the second set of payees is a subset of the first set of payees or (ii) an open status indicating that the processing agent will process payment requests on behalf of the network user to either the preferred payees or to other payees not included in the defined plurality of preferred payees; and
transmitting, from the processing agent when the registration status is set to the closed status, a closed payment screen that ~~screen, wherein the payment screen only allows payment to any of the defined plurality of preferred payees, and one of the payees of the second set of payees when the registration status associated with the network user is set to a closed status.~~
transmitting, from the processing agent when the registration status is set to the open status, an open payment screen that allows payment to either any of the defined plurality of preferred payees or to one of the other payees,

wherein the prior steps are performed by one or more server computers associated with the processing agent.

2. (Currently Amended) The method of claim 1, wherein receiving information identifying a network user comprises receiving the information identifying the network user is received from a sponsor of the network user.

3-11. (Previously Canceled)

12. (Currently Amended) The method of claim 1, wherein setting the registration status comprises setting the registration status when the defined plurality of preferred second set of payees is determined by an entity other than the network user.

13. (Currently Amended) The method of claim 12, wherein setting the registration status comprises setting the registration status when the entity is a sponsor of the network user.

14. (Currently Amended) The method of claim 12, wherein setting the registration status comprises setting the registration status when the entity is the processing agent.

15. (Currently Amended) The method of claim 1, wherein setting the registration status associated with the network user to one of the open status or the closed status comprises setting the registration status based at least in part upon the identity of a sponsor of the network user.

16. (Previously Canceled)

17. (Withdrawn) A method for making a payment on behalf of a network user, comprising:
receiving, via a network, information identifying a network user and a request to make payment on behalf of the identified network user;

selecting one of a first mode and a second mode of operation based on the received information;

if the first mode of operation is selected, executing the request to make a payment on behalf of the network user to any payee designated in the received request; and

if the second mode of operation is selected, executing the request to make a payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

18. (Withdrawn) A method for enrollment in an electronic payment service, comprising:

receiving a request, via a network, to enroll a network user in an electronic payment service, the request including information associated with the network user;

enrolling the network user based on the received information;

assigning a first user status to the enrolled network user;

subsequent to assigning the first user status to the enrolled network user, determining a credit risk associated with making payments on behalf of the enrolled network user based on the received information; and

if the credit risk is below a predetermined threshold, changing the first user status to a second user status;

wherein with the first user status assigned, a payment will be made on behalf of the enrolled network user to one of a plurality of payees, the plurality of payees being determined by other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the enrolled network user to any payee designated by the enrolled network user.

19. (Withdrawn) The method of claim 18, wherein:

the network user is enrolled during a real-time communications session;

the first user status is assigned during the real-time communications session; and

the credit risk is determined subsequent to the real-time communications session.

20. (Withdrawn) The method of claim 19, further comprising:
receiving a request to execute a payment on behalf of the network user during the real-time communications session; and
accepting for execution the received request during the real-time communications session.
21. (Withdrawn) The method of claim 18, wherein:
enrolling the network user includes verifying the received information; and
the information associated with the network user is at least one of 1) information identifying the network user, and 2) information identifying a financial account associated with the network user.
22. (Withdrawn) The method of claim 18, further comprising:
executing a plurality of payments on behalf of the enrolled network user;
storing information associated with each of the executed plurality of payments;
determining a payment history status based upon the stored information;
if the determined payment history status is a first payment history status, assigning the enrolled network user the first user status; and
if the determined payment history status is a second payment history status, assigning the enrolled network user the second user status.
23. (Withdrawn) The method of claim 22, wherein:
executing a payment on behalf of the enrolled network user includes a debit to a financial account associated with the enrolled network user, the account maintained with a financial institution; and
the stored information associated with each of executed plurality of payments includes at least one of 1) information indicating if the debit associated with each respective payment resulted in that debit not being honor by the financial institution, 2) information indicating a

number of payments executed on behalf of the enrolled network user, and 3) a date of execution of each respective payment.

24. (Currently Amended) A system, comprising:

- a communications port configured to receive and transmit information via a network;
- a memory configured to store information associated with providing electronic payment services; and

- a processor in communication with the communications port and the memory and configured to 1) receive, from the communications port, information identifying a network user, 2) determine, responsive to receiving the information identifying the network user, a credit risk associated with making payments by a processing agent on behalf of the network user, 3) set, based at least in part on the determined credit risk, a registration status associated with for the network user to one of an open status or a closed status based at least in part on the determined credit risk, wherein the open indicates the processing agent will process a payment request on behalf of the network user to at least one of a first set of payees, and wherein the closed status indicates indicating that the processing agent will only process [[a]] payment requests request on behalf of the network user to preferred payees included in a defined plurality of preferred payees, only a second set of payees, wherein the or an open status indicating that the processing agent will process payment requests on behalf of the network user to either the preferred payees or to other payees not included in the defined plurality of payees, second set of payees is a subset of the first set of payees, and 4) direct, when the registration status is set to the closed status, the transmission of transmit a closed payment screen that screen, wherein the payment screen only allows payment to any of the preferred payee included in the defined plurality of preferred payees, and 5) direct, when the registration status is set to the open status, an open payment screen that allows payment to either any of the defined plurality of preferred payees or to one of the other payees, one of the payees of the second set of payees when the registration status associated with the network user is set to a closed status.

25. (Previously Presented) The system of claim 24, wherein the information identifying the network user is received from a sponsor of the network user.

26-34. (Previously Canceled)

35. (Currently Amended) The system of claim 24, wherein the defined plurality of preferred payees ~~second set of payees~~ is determined by an entity other than the network user.

36. (Previously Presented) The system of claim 35, wherein the entity is a sponsor of the network user.

37. (Previously Presented) The system of claim 35, wherein the entity is the processing agent.

38. (Previously Presented) The system of claim 24, wherein setting the registration status associated with the network user to one of the open status or the closed status is based at least in part upon the identity of a sponsor of the network user.

39. (Previously Canceled)

40. (Withdrawn) A system for making a payment on behalf of a network user, comprising:
a communication port configured to transmit and receive information via a network;
a memory configured to store information associated with network users; and
a processor in communication with the communications port and the memory and configured to 1) receive, via the network and from the communications port, information identifying a network user, and a request to make payment on behalf of the identified network user, and 2) select one of a first mode and a second mode of operation;

wherein if the first mode of operation is selected, the processor is further configured to direct execution of the request to make payment on behalf of the network user to any payee designed in the received request; and

wherein if the second mode of operation is selected, the processor is further configured to direct execution of the request to make payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

41. (Withdrawn) A system for enrollment in an electronic payment service, comprising:
a communications port configured to transmit and receive information via a network;
a memory configured to stored information associated with providing an electronic payment service; and

a processor in communication with the communications port and the memory and configured to 1) receive, via the network and from the communications port, a request to enroll a network user in an electronic payment service, the request including information associated with the network user, 2) enroll the network user based upon the received information, 3) assign a first user status to the enrolled network user, 4) subsequent to assigning the first user status to the enrolled network user, determine a credit risk associated with making payments on behalf of the enrolled network user based on the received information, and 5) if the credit risk is below a predetermined threshold, changing the first user status to a second user status;

wherein with the first user status assigned, a payment will be made on behalf of the enrolled network user to one of a plurality of payees, the plurality of payees being determined by other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the enrolled network user to any payee designated by the enrolled network user.

42. (Withdrawn) The system of claim 41, wherein:
the network user is enrolled during a real-time communications session;
the first status is assigned during the real-time communications session; and
the credit risk is determined subsequent to the real-time communications session.

43. (Withdrawn) The system of claim 42, wherein:

the processor is further configured to receive, via the network and from the communications port, a request to execute a payment on behalf of the network user during the real-time communications session, and accept for execution the received request during the real-time communications session.

44. (Withdrawn) The system of claim 42, wherein:

the processor is further configured to verify the received information to enroll the network user; and

the information associated with the network user is at least one of 1) information identifying the network user, and 2) information identifying a deposit account associated with the network user.

45. (Withdrawn) The system of claim 42, wherein:

wherein the processor is further configured to 1) direct execution of a plurality of payments on behalf of the enrolled network user, 2) store information associated with each of the executed plurality of payments in the memory, and 3) determine a payment history status based upon the stored information;

wherein if a first payment history status is determined, the processor is further configured to assign the first user status to the enrolled network user; and

wherein if a second payment history status is determined, the processor is further configured to assign the second user status to the enrolled network user.

46. (Withdrawn) The system of claim 45, wherein:

executing a payment on behalf of the enrolled network user includes a debit to a financial account associated with the enrolled network user maintained with a financial institution; and

the stored information associated with each of the plurality of payments includes at least one of 1) information indicating if the debit associated with each respective payment resulted the

debit not being honored by the financial institution, and 2) information indicating a number of payments executed on behalf of the enrolled network user.

47. (Previously Canceled)

48. (Withdrawn) An article of manufacture for making a payment on behalf of a network user, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to: receive, via a network, information identifying a network user and a request to make payment on behalf of the identified network user;

select one of a first and a second mode of operation based upon the received information;

if the first mode of operation is selected, executing the request to make a payment on behalf of the network user to any payee designated in the received request; and

if the second mode of operation is selected, executing the request to make a payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

49. (Withdrawn) An article of manufacture for enrollment in an electronic payment service, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive a request, via a network, to enroll a network user in an electronic payment service, the request including information associated with the network user;

enroll the network user based upon the received information;

assign a first user status to the enrolled network user;

subsequent to assigning the first user status to the enrolled network user, determine a credit risk associated with making payments on behalf of the enrolled network user based upon the received information; and

if the credit risk is below a predetermined threshold, change the first user status to a second user status;

wherein with the first user status assigned, a payment will be made on behalf of the enrolled network user to one of a plurality of payees, the plurality of predetermined payees being determined by other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the enrolled network user to any payee designated by the enrolled network user.

50-55. (Previously Canceled)

56. (Currently Amended) A system, comprising:

means for receiving, at processing by a processing agent server computer, agent processor, information identifying a network user;

means for determining, by the processing agent server computer responsive to receiving the information identifying the network user, a credit risk associated with making payments on behalf of the network user;

means for setting, by the processing agent server computer based at least in part on the determined credit risk, a registration status for associated with the network user to one of ~~an open status or (i)~~ a closed status ~~based at least in part on the determined credit risk, wherein the open status indicates the processing agent processor will process a payment request on behalf of the network user to at least one of a first set of payees, and wherein the closed status indicates~~ indicating that the processing agent server computer processor will only process [[a]] payment requests request on behalf of the network user to preferred payees included in a defined plurality of preferred payees, and only a second set of payees, wherein the or an open status indicating that the processing agent server computer will process payment requests on behalf of the network

user to either the preferred payees or to other payees not included in the defined plurality of preferred payees; second set of payees is a subset of the first set of payees; and

means for transmitting, from the processing agent server computer when the registration status is set to the closed status, processor, a closed payment screen that screen, wherein the payment screen only allows payment to any of the defined plurality of preferred payees, and one of the payees of the second set of payees when the registration status associated with the network user is set to a closed status.

means for transmitting, from the processing agent server computer when the registration status is set to the open status, an open payment screen that allows payment to either any of the defined plurality of preferred payees or to one of the other payees.

57. (Previously Canceled)

58. (Previously Canceled)

59. (Currently Amended) The method of claim 1, further comprising: wherein executing computer implemented instructions performed by one or more processing agent processors further comprises executing computer implemented instructions performed by one or more processing agent processors for:

setting the registration status to the closed status prior to determining the credit risk and during a real-time communication session with the network user,

wherein the registration status is set to the open status outside a real-time communication session with the network user.

60. (Currently Amended) The method of claim [[1]] 62, wherein determining the credit risk comprises determining a first credit risk, and further comprising: wherein executing computer implemented instructions performed by one or more processing agent processors further comprises executing computer implemented instructions performed by one or more processing agent processors for:

determining, subsequent to setting the registration status, a second credit risk associated with making payments on behalf of the network user, ~~user;~~ and

wherein changing the registration status to the other of the open status ~~[[and]]~~ or the closed status comprises changing the registration status based at least in part on the determined second credit risk.

61. (Currently Amended) The method of claim 1, wherein a payee is included in the defined plurality of preferred payees ~~second set of payees~~ as a result of (i) an agreement between the payee and ~~[[a]]~~ the processing agent, ~~agent transmitting the payment screen;~~ (ii) an agreement between a sponsor associated with the network user and ~~[[a]]~~ the processing agent, ~~agent transmitting the payment screen;~~ or (ii) an analysis of a history of payments directed to the payee.

62. (Currently Amended) The method of claim 1, further comprising: ~~wherein executing computer implemented instructions performed by one or more processing agent processors further comprises executing computer implemented instructions performed by one or more processing agent processors for:~~

changing the registration status to the other of ~~from~~ the closed status ~~[[to]]~~ or the open status.

63. (Currently Amended) The method of claim 62, further comprising: ~~wherein executing computer implemented instructions performed by one or more processing agent processors further comprises executing computer implemented instructions performed by one or more processing agent processors for:~~

notifying the network user of the change in the registration status.

64. (Currently Amended) The method of claim 62, wherein the registration status is initially set to the closed status, and further comprising: ~~wherein executing computer implemented~~

~~instructions performed by one or more processing agent processors further comprises executing computer-implemented instructions performed by one or more processing agent processors for:~~
receiving a request from the network user to upgrade from the closed status to the open status, wherein the registration status is changed from the closed status to the open status responsive to the received request.

65. (Currently Amended) The method of claim 62, further comprising: ~~wherein executing computer-implemented instructions performed by one or more processing agent processors further comprises executing computer-implemented instructions performed by one or more processing agent processors for:~~

storing payment history associated with the network user, wherein the registration status is changed ~~from the closed status to the open status~~ based on the stored payment history.

66. (Currently Amended) The method of claim 65, wherein changing the registration status ~~from the closed status to the open status~~ based on the stored payment history includes at least one of (i) determining a length of time the network user has been registered for payment processing, (ii) determining a number of payments directed by the network user, (iii) determining a number of payments directed by the network user for which a debit was not honored, or (iv) determining a function relating a number of payments directed by the network user for which a debit was not honored to a total number of payments directed by the network user.

67. (Previously Canceled)

68. (Previously Canceled)

69. (Previously Presented) The system of claim 24, wherein the processor is further configured to:

set the registration status to the closed status prior to determining the credit risk and during a real-time communication session with the network user,

wherein the registration status is set to the open status outside a real-time communication session with the network user.

70. (Currently Amended) The system of claim ~~[[24]]~~ 70, wherein determining a credit risk comprises determining a first credit risk, and wherein the processor is further configured to:

determine, subsequent to setting the registration status, a second credit risk associated with making payments on behalf of the network user, and

change the registration status to the other of the open status ~~[[and]]~~ or the closed status based at least in part on the determined second credit risk.

71. (Currently Amended) The system of claim 24, wherein a payee is included in the defined plurality of preferred payees ~~second set of payees~~ as a result of (i) an agreement between the payee and ~~[[a]] the processing agent, agent transmitting the payment screen,~~ (ii) an agreement between a sponsor associated with the network user and ~~[[a]] the processing agent, agent transmitting the payment screen,~~ or (ii) an analysis of a history of payments directed to the payee.

72. (Currently Amended) The system of claim 24, wherein the processor is further configured to:

change the registration status from to the other of the closed status ~~[[to]]~~ or the open status.

73. (Previously Presented) The system of claim 72, wherein the processor is further configured to:

notify the network user of the change in registration status.

74. (Currently Amended) The system of claim 72, wherein the registration status is initially set to the closed status, and wherein the processor is further configured to:

receive, via the network and from the communications port, a request from the network user to upgrade from the closed status to the open status, wherein the registration status is changed from the closed status to the open status responsive to the received request.

75. (Currently Amended) The system of claim 72, wherein the processor is further configured to:

store payment history associated with the network user in the memory, wherein the registration status is changed from to the other of the closed status ~~[[to]]~~ or the open status based on the stored payment history.

76. (Currently Amended) The system of claim 75, wherein changing the registration status ~~from the closed status to the open status~~ based on the stored payment history includes at least one of (i) determining a length of time the network user has been registered for payment processing, (ii) determining a number of payments directed by the network user, (iii) determining a number of payments directed by the network user for which a debit was not honored, or (iv) determining a function relating a number of payments directed by the network user for which a debit was not honored to a total number of payments directed by the network user.